


OPEN SM

**Total Savings to Date
for this Account**
\$
For details, please see your OPEN Savings
Summary

Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
3727-150517-31001

Closing Date
02/23/07

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

**Please Pay By
03/10/07**

Please refer to page 2
for important information
regarding your account

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at
1-800-492-8468.



Your Chauffeur Awaits - Any Time - Any Day

Get where you need to go in comfort and style--whether traveling on business or taking customers out to dinner. Enjoy the confidence of using a limousine service you know and trust. Serving more than 550 cities on six continents, The Limousine Program is at your service around the world. To make a reservation, call 1-800-AXP-LIMO or Business Platinum Travel at 1-800-553-9497. Visit open.com/businessplatinum/limousine for more information. Terms and conditions apply.

Activity

* Indicates posting date

02/07/07* PHONE PAYMENT RECEIVED THANK YOU
XXXXX17218
NBT BANK NATIONAL ASSOCIATION

Due in Full Activity for JANE HALBRITTER

Card XXXXX-XXXXXX-31001

01/25/07 ROOMS TO GO SEVENER FL
GOODS/SERVICES

01/26/07* 5% OPEN Savings at FedEx
FEDEX #853226970728 01/22/07

01/26/07* HOME DEPOT EXPD 6358 NAPLES FL
0399999999

02/03/07* 5% OPEN Savings at FedEx
FEDEX #853171101320 01/30/07

02/05/07* 5% OPEN Savings at FedEx
FEDEX #84588255557 01/31/07

02/05/07* 5% OPEN Savings at FedEx
FEDEX #859291587514 02/01/07

REDACTED

† Please fold on the perforation below, detach and return with your payment †

Payment Coupon

Account Number
3727-150517-31001

**Please Pay By:
03/10/07**

Continued

To Pay by Computer, visit
open.americanexpress.com. To Pay by Phone,
call 1-800-472-9297.

Please enter account
number on all checks and
correspondence.

Make check payable to
American Express.

See Finance Charges
section on reverse side for
a description of when
additional Finance
Charges are not assessed
on Features.

JANE HALBRITTER
STONEHEDGE HEALTH
8231 BAY COLONY DR
NAPLES FL 34108-7794

Total Amount Due

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

0000372715051731001 000617824000617824 20 H

WHE HALBRITTER
TONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

Page 2 of 6

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other manner or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at presentment and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay by Computer, please visit us at www.americanexpress.com. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., collect or contact the nearest American Express Travel Service Office or other local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account during current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for that feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in the compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates those establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error as clearly as you can why you believe there is an error. If you need more information, describe the item you are unsure about. If we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Payments:** Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP. Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. We can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made by writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB, New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-492-8468
24 hours/7 days

Express Cash
1-800-CASH-NOW

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1-800-492-3344

International Collect
1-623-492-7719

Hearing Impaired
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TTY: 1-800-221-9950
FAX: 1-800-695-9090
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Large Print and Braille
Statements
1-800-492-8468

Extended Payment
Option/Select and Pay
Option Customer
Service
1-800-403-1288



americanexpress.com

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Express Cash
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Ft. Lauderdale, FL
33329-7815

Payments
P.O. Box 380001
FT LAUDERDALE
FL
33336-0001

Change of Address
Printed on front
of bill use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

State

Code

1 Code and 10 Phone

1 Code and 10 Phone

11 (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.



Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

Closing Date
02/23/07

Page 3 of 6

Due in Full continued

Amount \$

2/07	5% OPEN Savings at FedEx FEDEX #888360110141 \$1000 02/07/07	
02/20/07	5% OPEN Savings at FedEx FEDEX #859291587558 \$1000 02/12/07	
02/20/07	5% OPEN Savings at FedEx FEDEX #860411202770 \$1000 02/12/07	
02/20/07	5% OPEN Savings at FedEx FEDEX #854005947522 \$1000 02/15/07	
02/20/07	5% OPEN Savings at FedEx FEDEX #858160110163 \$1000 02/15/07	
02/21/07	5% OPEN Savings at FedEx FEDEX #858360110174 \$1000 02/16/07	
01/22/07	FEDEX #853226970723 ROME NY 34145 TO: JANE HALBRITTER FL FROM: JANE HALBRITTER 13440 002 PRIORITY PKG 6LB AWB853226970723 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 3226970723	
01/23/07	COSTCO WHSE #00354 NAPLES FL WHOLESALE CLUBS ROC No. 0011071980	
01/26/07	PUBLIX STR# 0249 NAPLES FL GROCERIES ROC No. 249004	
01/29/07	AP NAPLES CHILDREN E503-5970395 FL 5035970395	
01/30/07	AP NAPLES CHILDREN E503-5970395 FL 5035970395	
01/30/07	SUNOCO 0015424502CANASTOTA NY SUNOCO 0003797 003132464	
01/30/07	FEDEX #853171101320 ROME NY 34145 TO: JANE HALBRITTER FL FROM: ANN POHL 13440 001 STANDARD LTR 1LB AWB853171101320 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 3171101320	
01/31/07	FASTRAC MARKET # 276ROME NY GAS	
01/31/07	FEDEX #845862568957 ROME NY 34145 TO: - FL FROM: JANE HALBRITTER 13440 003 EXP SVR PKG 100LB AWB845862568957 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 5862568957	
02/01/07	FEDEX #859291587514 ROME NY 13440 TO: - NY FROM: JANE HALBRITTER 13440 001 PRIORITY LTR 1LB AWB859291587514 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 9291587514	

REDACTED

Continued on reverse

Prepared for
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

Page 4 of 6

Due in Full continued

Amount \$

2/02/07	ANCHOR RODE AMERIF ANAPLES 2392613765 Description Price GENERAL MERCHANDISE \$7.05	FL
2/07/07	FEDEX #858360110141 ROME 34145 TO: - FL FROM: JANE HALBRITTER 13440 001 PRIORITY BOX 7LB AWB858360110141 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 8360110141	NY
2/09/07	USPS 1189290460 MARCO ISLAND 9413948303	FL
2/12/07	FEDEX #859291587558 ROME 13501 TO: - NY FROM: JANE HALBRITTER 13440 001 PRIORITY LTR 1LB AWB859291587558 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 9291587558	NY
2/12/07	FEDEX #860411202770 ROME 13202 TO: MACHT BRENIZER & GINGOLD NY FROM: JANE HALBRITTER 13440 001 PRIORITY LTR 1LB AWB860411202770 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 0411202770	NY
2/15/07	SITE GENIE, LLC SITEROCHESTER 507-535-7550	MN
2/15/07	FEDEX #858360110163 ROME 34145 TO: JANE HALBRITTER FL FROM: JANE HALBRITTER 13440 001 PRIORITY BOX 6LB AWB858360110163 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 8360110163	NY
2/15/07	FEDEX #854005947522 ROME 34145 TO: JANE HALLUTTER FL FROM: KRISTEN SCANLON 13440 001 PRIORITY LTR 1LB AWB854005947522 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947522	NY
2/16/07	FEDEX #858360110174 ROME 34145 TO: JANE HALLONTTER FL FROM: JANE HALBRITTER 13440 001 PRIORITY PKG 5LB AWB858360110174 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 8360110174	NY

REDACTED

Total Due in Full Activity

**OPEN Savings Summary**Prepared For
JANE HALBRITTER
STONEHEDGE HEALTHAccount Number
XXXX-XXXXX7-31001

Page 5 of 6

	Total Savings to Date For This Account	Savings Since Jan 2007	Savings This Period Through Feb 22
	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2007
FEDEX - Ground, Express and International shipments	Ongoing				
HERTZ - Car rentals	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
DELTA Flight purchases	Ongoing				
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
GATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
JETBLUE Flight purchases	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SYMANTEC - Security and Back-up software including Norton (TM) products	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
WINGATE INNS - Hotels in the U.S.	Ongoing				
1-800-FLOWERS.COM - Flowers and gifts	Ongoing				

REDACTED

Is

Other Ways To Save!**Did You Know? You Can Use Your Business Card at -**

Peavey Electronics is an international manufacturer of fine musical instruments and professional sound equipment, producing audio solutions ideal for business and personal use. smallbusiness.peavey.com or call 1-866-443-2333.

(CE 108453)
Peavey Electronics:
smallbusiness.peavey.com
or call 1-866-443-2333



Media Distributors is a leading U.S. distributor of video tape, data media, motion picture film, hardware and storage, representing most manufacturers serving many entertainment and corporate clients. Contact them for great pricing and 24/7 service. mediadistributors.com or call 1-888-889-3130.

Media Distributors:
mediadistributors.com
or call 1-888-889-3130



Monitor Outlet is a national wholesaler serving the business community, government and universities for over 10 years. They offer a full line of branded digital displays.

Monitor Outlet:
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1-888-478-6161

Great New Places to Use Your Business Card

MK Diamond Products, Inc. is a leading manufacturer of precision diamond blades and equipment for cutting, coring and polishing all types of masonry, concrete, tile and stone products.

(CE 108458)

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Safeco:
safeco.com/amex

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

pared For
NE HALBRITTER
ONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

Page 6 of 6

Travel Medical Protection - Travel with Peace of Mind

Travel Medical Protection, offered exclusively to American Express® Business Cardmembers--provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45* days whether driving, flying on a Scheduled Airline or taking the Amtrak.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative Office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. *In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You and Your employees can enroll, call 1-800-616-8302 and mention RSVP code ZJM.

(CE 108466)



ars are made only to Cardmembers who meet certain qualifying criteria. By responding you will be closing to the merchant that you meet these criteria.

**Platinum Card®
Statement of Account**

606,666
Membership Rewards®
Points Available
at 03/09/07 when charges due are paid in full and all accounts are in good standing.

Prepared For
E HALBRITTER

Account Number
3717-577374-21004

Closing Date
03/09/07

Page 1 of 10

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

**Please Pay By
03/24/07**

Please refer to page 2
for important information
regarding your account

See Page 5 For A Notice Of Changes To Your Agreement

See Page 8 For A Notice Of Changes To Your Membership Rewards Program Account

See Page 9 For An Important Privacy Notice

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-800-525-3355.

Activity * Indicates posting date Amount \$

02/21/07* Payment Received - Thank You Amount \$

Due in Full Activity for JANE HALBRITTER

Card XXXX-XXXX-XXXX-21004

02/11/07	HEALTHGRADES 00000 GOLDEN CO	
	7208636575	
	Description	
	BUSINESS SRVS ,NEG	
02/11/07	NW PET CORP MARCO ISLAND FL	
	BP	
	PAY AT PUMP681995785044	
02/11/07	WALGREEN 053806 MARCO ISLAND FL	
02/12/07	BORDERS BOOKS 094100 NAPLES FL	
	2399967199	
02/13/07	THE CHEESECAKE FACTORY NAPLES FL	
	9999999999	
	FOOD	
02/13/07	THE CHEESECAKE FACTORY NAPLES FL	
	9999999999	
	FOOD	
	TIP	

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon

JANE HALBRITTER
100 W GARDEN ST
ROME NY 13440-3424



Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 2855
NEW YORK NY 10116-2855



Please Pay By:
03/24/07

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

Total Amount Due

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.



0000371757737421004 000378454000378454 08 H

Prepared For
IANE HALBRITTERAccount Number
XXXX-XXXX4-21004

Page 2 of 10

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay a New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. **This method of calculating the ADB and FC results in daily compounding of FC.** **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is correct, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit and Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **redit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of a six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-800-525-3355
24 hours/7 days

Car Rental Loss and
Damage Insurance
1-800-338-1670

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

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Statements
1-800-525-3355

Travel Emergency and
Worldwide Personal
Assistance and Fire
Dining
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Service and Fine Hotels,
Resorts & Spas
1-800-443-7672

By Invitation Only
1-800-321-RSVP



Customer Service
P.O. Box 7825 C.S.
Ft. Lauderdale, FL
33329-7825

Express Cash
P.O. Box 297815
Ft. Lauderdale, FL
33329-7815

Payments
P.O. Box 2855
NEW YORK NY
10116-2855

Change of Address

correct on front
1 not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Business Code and
Home Phone

Business Code and
Work Phone

E-mail (optional)

Please provide your
e-mail address to
receive important
account updates at
exclusive Cardmember
offers and benefits.

You may visit the American Express Privacy Statement at
www.americanexpress.com/privacy for more details and to set your email preferences.

Prepared For
JANE HALBRITTERAccount Number
XXXX-XXXXX4-21004Closing Date
03/09/07

Page 3 of 10

Due in Full continued

Amount \$

02/15/07	JETBLUE	SALT LAKE UT		
	AIRLINE CHARGE			
	From:	To:	Carrier:	Class:
	SYRACUSE NY	J F KENNEDY A/P NY FT MYERS FLORIDA	B6	K
	Ticket Number: 99900459375270		Date of Departure: 02/19	
	Passenger Name: HALBRITTER/JANE			
	Document Type: PASSENGER TICKET			
02/15/07	JETBLUE	SALT LAKE UT		
	AIRLINE CHARGE			
	From:	To:	Carrier:	Class:
	FT MYERS FLORIDA	J F KENNEDY A/P NY FT MYERS FLORIDA	B6	Y
	Ticket Number: 99900459370470		Date of Departure: 02/19	
	Passenger Name: HALBRITTER/JANE			
	Document Type: PASSENGER TICKET			
02/17/07	COMCAST OF NAPLES	941-793-3577	FL	
	9417933577			
02/18/07	JETBLUE	SALT LAKE UT		
	AIRLINE CHARGE			
	From:	To:	Carrier:	Class:
	SYRACUSE NY	J F KENNEDY A/P NY FT MYERS FLORIDA	B6	H
	Ticket Number: 99900460099890		Date of Departure: 02/19	
	Passenger Name: ROSS/ASHLEY			
	Document Type: PASSENGER TICKET			
02/18/07	AMEX TVL-ONLINE HOTEL	800-256-9089	TX	
	8002569089			
02/18/07	PROGRESSIVE AUTO CENMARCO ISLD		FL	
	AUTO SERVICE			
02/19/07	PEPOLINO RESTAURANT NEW YORK		NY	
	28 FOOD AND BEVERAGE			
	FOOD-BEV			
	TIP			
02/20/07	ASIA DE CUBA AT MORGANS NEW YORK NY			
	FOOD AND BEVERAGE			
02/20/07	DEL POSTO NEW YORK NY			
	FOOD AND BEVERAGE			
02/21/07	SW FLORIDA INT'L AIRPORT MYERS		FL	
	PARKING FEES			
02/21/07	CARRABBAS #6046 3067 NAPLES		FL	
	8132888286			
	FOOD/BEVERAGE			
	TIP			
02/22/07	TRIBECA GRAND HOTEL 212-5198600		NY	
	00000000			
	LODGING			
02/23/07	BARNES & NOBLE 2632 NAPLES		FL	
	BOOK STORE			
02/24/07	EXXONMOBIL5901323922 NAPLES		FL	
	PAY AT PUMP5901323922			
02/26/07	PROGRESSIVE AUTO CENMARCO ISLD		FL	
	AUTO SERVICE			

REDACTED

Continued on reverse

Prepared For
JANE HALBRITTERAccount Number
XXXXXX4-21004

Page 4 of 10

Due in Full continued

Amount \$

02/26/07	CARMEL CAR SERVICE OMAMARONECK	NY
	2126629807	
	Description	
	CHARTER SERVIC	

02/26/07	DOINO CLASSIC TRANS MARCO ISLAND	FL
	TAXICAB & LIMOUSINE	

REDACTED

02/28/07	CARMEL CAR SERVICE OMAMARONECK	NY
	2126629807	
	Description	
	CHARTER SERVIC	

03/02/07	NAPLES PACKAGING & SNAPLES	FL
	OFFICE SUPPLIES	

Total Due in Full Activity

**Business Platinum Card®****OPEN** SM

625,368
Membership Rewards®
Points Available
 at 02/28/07, when charges due are paid in full and all accounts are in good standing.

Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
3727-150517-31001

Closing Date
03/23/07

Page 1 of 10

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

Please Pay By
04/07/07

Please refer to page 2
 for important information
 regarding your account

See Page 5 For A Notice Of Changes To Your Agreement

See Page 9 For An Important Privacy Notice

To manage your Account online or to pay your bill, please visit us at www.open.americanexpress.com.
 You can also pay your bill by calling 1-800-1-PAY-AXP (1-800-472-9297).

Activity	Amount \$
03/13/07* Payment Received: Thank You	
Due in Full Activity for JANE HALBRITTER	Amount \$
Card XXXXX-XXXXX-731001	
02/25/07* 5% OPEN Savings at FedEx FEDEX #858360110542 \$52.21 02/22/07	
03/05/07* 5% OPEN Savings at FedEx FEDEX #853171101342 \$75.53 03/01/07	
03/05/07* 5% OPEN Savings at FedEx FEDEX #858360110553 \$89.56 03/01/07	
03/09/07* 5% OPEN Savings at FedEx FEDEX #860411202791 \$22.30 03/05/07	
03/12/07* 5% OPEN Savings at FedEx FEDEX #858360110564 \$56.59 03/07/07	
03/15/07* 5% OPEN Savings at FedEx FEDEX #860411202517 \$41.61 03/09/07	
03/18/07* 5% OPEN Savings at FedEx FEDEX #858360110575 \$94.61 03/12/07	
03/22/07* 5% OPEN Savings at FedEx FEDEX #853171101353 \$38.41 03/16/07	

REDACTED

Please fold on the perforation below, detach and return with your payment

Payment Coupon

Account Number
3727-150517-31001

Please Pay By:
04/07/07

Continued on Page 3

To Pay by Computer, visit
open.americanexpress.com. To Pay by Phone,
 call 1-800-472-9297.

Please enter account
 number on all checks and
 correspondence.

*Make check payable to
 American Express.

See Finance Charges
 section on reverse side for
 a description of when
 additional Finance
 Charges are not assessed
 on Features.



Mail Payment to:

AMERICAN EXPRESS
 PO BOX 360001
 FT LAUDERDALE FL 33336-0001

0000372715051731001 000075599000075599 20 H

JANE HALBRITTER
STONEHEDGE HEALTH

XXXX-XXXXX7-31001

Page 2 of 10

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office.

Finance Charges: **Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.* This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department as indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Transfers:** Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP or Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-492-8468
24 hours/7 days

Express Cash
1-800-CASH-NOW

Lost or Stolen Card
1-800-492-3344

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1887

Large Print and Braille
Statements
1-800-492-8468

Extended Payment
Option/Select and Pay
Option Customer
Service
1-800-403-1288



americanexpress.com

Customer Service
P.O. Box 297894
Ft. Lauderdale, FL
33329-7804

Express Cash
P.O. Box 297815
Ft. Lauderdale, FL
33329-7815

Payments
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

Change of Address

If correct on front
do not use

- To change your address online, visit www.americanexpress.com/updatecontactInfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at
www.americanexpress.com/privacy for more details and to set your email preferences.



Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXX7-31001

Closing Date
03/23/07

Page 3 of 10

Due in Full continued

Amount \$

2/07 FEDEX #858360110542 ROME NY
34145
TO: - FL
FROM: JANE HALBRITTER 13440
001 PRIORITY BOX 3LB AWP858360110542
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 8360110542

03/01/07 FEDEX #858360110553 ROME NY
34145
TO: JANE HALBRITTER FL
FROM: JANE HALBRITTER 13440
001 PRIORITY BOX 12LB AWP858360110553
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 8360110553

03/01/07 FEDEX #853171101342 ROME NY
34145
TO: - FL
FROM: ANN POHL 13440
001 STANDARD LTR 11LB AWP853171101342
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 3171101342

03/02/07 CHEVRON 0308108 NAPLES FL
NAPLES PARK CHEV
FUEL/MISCELLANEOUS
ROC No. 0810868

REDACTED

03/05/07 FEDEX #860411202791 ROME NY
13501
TO: - NY
FROM: JANE HAIREITTER 13440
001 PRIORITY LTR 1LB AWP860411202791
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 0411202791

03/07/07 FEDEX #858360110564 ROME NY
34145
TO: - FL
FROM: JANE HALBRITTER 13440
001 PRIORITY PKG 4LB AWP858360110564
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 8360110564

*fedx / Rome address
But I was
in FL.*

03/09/07 FEDEX #860411202817 ROME NY
13676
TO: PINTO MECENSKI LOETSON NY
FROM: JANE HAIBRITTER 13440
001 PRIORITY LTR 1LB AWP860411202817
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 0411202817

03/11/07 SIRIUS RADIO 888-539-7474 NY
SAT RADIO
ROC No. 0086273986

03/12/07 FEDEX #858360110575 ROME NY
34145
TO: - FL
FROM: JANE HALBRITTER 13440
001 PRIORITY PKG 14LB AWP858360110575
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 8360110575

03/16/07 SITE GENIE, LLC SITEUS MN
507-535-7550

Continued on reverse